
State: District of Columbia **Filing Company:** Sun Life Assurance Company of Canada
TOI/Sub-TOI: H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness
Product Name: Group Critical Illness Filing
Project Name/Number: 2016 Critical Illness/2016 Critical Illness

Filing at a Glance

Company: Sun Life Assurance Company of Canada
Product Name: Group Critical Illness Filing
State: District of Columbia
TOI: H07G Group Health - Specified Disease - Limited Benefit
Sub-TOI: H07G.001 Critical Illness
Filing Type: Rate
Date Submitted: 11/08/2016
SERFF Tr Num: SNLF-130790016
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: 2016 CRITICAL ILLNESS

Implementation: On Approval
Date Requested:
Author(s): Margaret Carvalho, Thomas Miele, Lori Chilcote, Ellen Thibodeau, Linda Murphy, Stacy Amos, Lori Minchoff, Laura Summers, Stacy Koron, Murray Lord, Rhonda Pierson, Wendy Bollinger, Lori Vazquez, Sharon Miller, Dixie Lawlor, Marisol Valverde, Chris McGrath

Reviewer(s):
Disposition Date:
Disposition Status:
Implementation Date:

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General Information

Project Name: 2016 Critical Illness	Status of Filing in Domicile: Pending
Project Number: 2016 Critical Illness	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments: A filing will be made in domicile state on or around the time of this filing.
Explanation for Combination/Other:	Market Type: Group
Submission Type: Resubmission	Previous Filing Number: SNLF-130684808
Group Market Size: Small and Large	Group Market Type: Employer
Overall Rate Impact:	Filing Status Changed: 11/08/2016
	State Status Changed:
Deemer Date:	Created By: Chris McGrath
Submitted By: Stacy Koron	Corresponding Filing Tracking Number:

Filing Description:

RE: Forms Submitted for Approval
 16-SD-C-01 - Group Critical Illness Insurance Certificate
 16-SD-E-01 - Group Certificate Endorsement
 16-SDPort-C-01 - Group Critical Illness Insurance Portability Certificate

Dear Sir or Madam:

This is a resubmission of previously rejected filing SNLF-130684808. The amended Actuarial Memorandum being submitted addresses the Department's concerns.

We are submitting the enclosed group insurance rates on behalf of Sun Life Assurance Company of Canada ("the Company") for your review and approval on a general use basis. These submitted rates are new and are not intended to replace any rates the Company has on file with your Department. These rates are intended to comply with all applicable laws, rules, bulletins and published guidelines of your state. Forms were filed separately in SERFF Tr Num SNLF-130649086. Per the reviewer's request, the forms filing was withdrawn with a disposition date of 9/13/2016 and will be resubmitted upon the approval of the rates filing.

The rates included in this filing are intended for use with eligible group policyholders, as allowed by the laws and regulations of your state.

We request that the rates be handled on a confidential basis.

Although the rates in this filing are derived from public sources, the process of developing that information into claim costs by benefit trigger relies on research, systems, methods, and knowledge that has been developed or acquired over several years within the Company. The Company considers the pricing assumptions, loss ratio calculations, business distribution, and related product development information to be confidential and proprietary. If this information were to be made public, the Company would be placed at a competitive disadvantage, as other insurers would benefit from the efforts of the Company without having to invest the time, intellectual talent, or expense of the development work.

Attached to this filing are any applicable state required fees, transmittal forms and certifications.

Please do not hesitate to contact me if you have any questions regarding this submission. Thank you for your attention to this

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matter.

Sincerely,

Stacy Koron

Company and Contact

Filing Contact Information

Rhonda Pierson, Senior Contract Analyst rhonda.pierson@sunlife.com
2323 Grand Boulevard 816-881-8658 [Phone]
Kansas City, MO 64018 816-881-8755 [FAX]

Filing Company Information

Sun Life Assurance Company of Canada	CoCode: 80802	State of Domicile: Michigan
175 Addison Road	Group Code: 549	Company Type:
Windsor, CT 06095	Group Name:	State ID Number:
(860) 737-1000 ext. [Phone]	FEIN Number: 38-1082080	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

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Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	Please see Filing Description section in the General Information tab.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Certificate of Authority to File
Comments:	
Attachment(s):	SLF03.letter of authorization.Executed.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Please see the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A. This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A. This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A. This is not an ACA filing.
Attachment(s):	
Item Status:	
Status Date:	

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Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	N/A. This is not an ACA filing.
Attachment(s):	
Item Status:	
Status Date:	

Sun Life Assurance Company of Canada

LETTER OF THIRD PARTY AUTHORIZATION

August 11, 2016

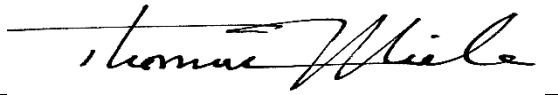
Dear State Regulator:

We hereby authorize:

Milliman, Inc.
Consultants and Actuaries
3000 Bayport Dr., Suite 1050
Tampa, FL 33607

to submit form and/or rate filings on behalf of Sun Life Assurance Company of Canada.

This authorization shall remain valid until revoked by us.

A handwritten signature in black ink, appearing to read "Thomas Miele", is written over a horizontal line.

Signature

Thomas Miele
Assistant Vice President, State Filing